

UNITED STATES BANKRUPTCY COURT

District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 06/08/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected by accessing the court's web site at **www.mnb.uscourts.gov** or at the bankruptcy clerk's office at the address listed below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.**Debtor(s) (name(s) and address):**

JOHN PAUL REISINGER
4811 DELLWOOD RD
SOUTH HAVEN, MN 55382

DAWN MARIE REISINGER
4811 DELLWOOD RD
SOUTH HAVEN, MN 55382

Case Number:
05 - 60738 - DDO

Social Security/Taxpayer ID Nos.:
XXX-XX-0895
XXX-XX-3342

Attorney for Debtor(s) (name and address):

SAMUEL V CALVERT
PO BOX 1044
ST CLOUD, MN 56302-1044
Telephone number: 320-252-4473

Bankruptcy Trustee (name and address):

DORRAINE A LARISON
1010 W ST GERMAIN RM 600
ST CLOUD, MN 56301
Telephone number: 320-252-4414

Meeting of Creditors:Date: **July 14, 2005**Time: **02:00 pm**

Location: **STEARNS COUNTY COURTHOUSE
RM 134
725 COURTHOUSE SQUARE
ST CLOUD, MN 56303**

Deadlines:Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
09/12/05

Deadline to Object to Exemptions:Thirty (30) days after the *conclusion* of the meeting of creditors.**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File A Proof of Claim Unless You Receive a Notice To Do So.**Address of the Bankruptcy Clerk's Office:**

U S BANKRUPTCY COURT
205 U S PO BLDG
118 S MILL ST
FERGUS FALLS, MN 56537
Web address: www.mnb.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:
LORI VOSEJPKA

Hours Open: Monday - Friday 8:00 AM - 5:00 PM

Date: 06/08/05

EXPLANATIONS

FORM B9A(9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
---Refer to Other Side For Important Deadlines and Notices---	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-6
Case: 05-60738

User: user70
Form ID: 316

Page 1 of 1
Total Served: 34

Date Rcvd: Jun 08, 2005

The following entities were served by first class mail on Jun 10, 2005.

db +REISINGER, JOHN PAUL, 4811 DELLWOOD RD, SOUTH HAVEN, MN 55382-9235
aty CALVERT, SAMUEL V, PO BOX 1044, ST CLOUD, MN 56302-1044
db +REISINGER, DAWN MARIE, 4811 DELLWOOD RD, SOUTH HAVEN, MN 55382-9235
tr +LARISON, DORRAINE A, 1010 W ST GERMAIN RM 600, ST CLOUD, MN 56301-3002
6462343 +ALLIANCE ONE REC MGT INC, RE CHASEBANK ONE, 4417121171217287, 1160 CENTRE POINTE DR STE 1,
MENDOTA HEIGHTS MN 55120-1270
6462345 CHASE 5184 4501 7030 6298, PO BOX 15902, WILMINGTON DE 19850-5902
6462346 CHASE BANKCARD SERVICES, 5184 4501 7030 6298, BOX 52188, PHOENIX AZ 85072-2188
6462347 CHASE MANHATTAN BANK, 5184 4501 7030 6298, PO BOX 52195, PHOENIX AZ 85072-2195
6462349 CHASE MASTERCARD, 5188 6314 8000 4634, BOX 15918, WILMINGTON DE 19850-5918
6462348 CHASE MASTERCARD, 5188 6314 8000 4634, BOX 52195, PHOENIX AZ 85072-2195
6462352 +CITIFINANCIAL SERVICES, BOX 8020, SOUTH HACKENSACK NJ 07606-8020
6462350 CITIFINANCIAL SERVICES, 210 WAITE AVENUE SOUTH, PO BOX 7186, ST CLOUD MN 56302-7186
6462351 CITIFINANCIAL SERVICES, 40 33RD AV S, ST CLOUD MN 56301-3722
6462355 +FIRST FEDERAL BANK, 305 SOUTH 10TH AVENUE, BUFFALO MN 55313-2302
6462358 J C CHRISTENSEN & ASSOC, RE ST CLOUD HOSPITAL, BOX 519, SAUK RAPIDS MN 56379-0519
6462359 +LEADING EDGE RECOVERY SYSTEMS, 8550 W BRYN MAWR STE 350, CHICAGO IL 60631-3221
6462360 +M & I BANK, BOX 3186, MIWAUKEE WI 53201-3186
6462361 +MAY DEPARTMENT STORES, CO MEYER & NJUS PA, 1100 US BANK PLAZA, 200 SOUTH SIXTH ST,
MINNEAPOLIS MN 55402-1595
6462362 +MEYER & NJUS, RE TARGET NB, 1100 US BANK PLAZA, 200 SOUTH 6TH STREET,
MINNEAPOLIS MN 55402-1595
6462372 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6462363 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, BOX 64447, ST PAUL MN 55164-0447
6462364 ST CLOUD HOSPITAL, 1406 SIXTH AVE N, ST CLOUD MN 56303-1901
6462368 STEARNS COUNTY SHERIFF, STEARNS COUNTY COURTHOUSE, ST CLOUD MN 56301
6462370 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6462369 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6462366 +WELLS FARGO HOME MORTGAGE, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
6462367 WELLS FARGO HOME MTG, 1 HOME CAMPUS, DES MOINES IA 50328-0001

The following entities were served by electronic transmission on Jun 09, 2005 and receipt of the transmission was confirmed on:

6462344 +EDI: FIRSTUSA.COM Jun 09 2005 00:37:00 BANKONE, 4417121171217287, DEL-1406,
201 NORTH WALNUT ST, WILMINGTON DE 19801-2920
6462353 EDI: DISCOVER.COM Jun 09 2005 00:36:00 DISCOVER CARD, 6011 0079 8019 6314, BOX 15251,
WILMINGTON DE 19886-5251
6462354 EDI: DISCOVER.COM Jun 09 2005 00:36:00 DISCOVER CARD, 6011 0079 8019 6314, BOX 30395,
SALT LAKE CITY UT 84130-0395
6462356 +EDI: IRS.COM Jun 09 2005 00:36:00 INTERNAL REVENUE SERVICE, PO BOX 21126,
PHILADELPHIA PA 19114-0326
6462357 +EDI: IRS.COM Jun 09 2005 00:36:00 INTERNAL REVENUE SERVICE, ATTN SPECIAL PROCEDURES,
316 NORTH ROBERT STREET, ST PAUL MN 55101-7706
6462371 +E-mail: deed.bkpt.mpr@state.mn.us Jun 09 2005 05:20:48 STATE OF MINNESOTA,
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812
6462365 +EDI: WTRNBANK.COM Jun 09 2005 00:36:00 TARGET NATIONAL BANK, 9001468986590, PO BOX 59231,
MINNEAPOLIS MN 55459-0231

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2005

Signature:

